

Private Bills

a normal insurance company in the sense that we understand. Perhaps the sponsor of the bill should have been a little more clear as to the purpose of the bill.

I notice that one of the clauses allows the society to reinsure a part of any personal insurance risk carried by a fraternal benefit society. This, of course, is not the normal reinsurance which a company undertakes with a number of other companies because the risk incurred in the insurance policies is beyond the capability of the fraternal organization to carry. Protection is achieved in this way. In this case it appears that there is an inter-relationship or interlocking among various insurance companies. Here a fraternal benefit society carries a personal insurance risk that would have to be carried by the individual and could be taken care of through reinsurance with several other agencies of a mutual character. There is in the bill the continual use of the phrase "fraternal benefit society". This may also carry a connotation in French that is not readily translated into English. In the direct translation there is apparently a totally different kind of insurance envisaged than that with which we are normally concerned.

I apologize to the house for not having considered this particular aspect of the bill, but I did not really understand that it dealt with an insurance company. Perhaps other hon. members interpreted "artisans" to mean what it means in English rather than what is apparently its meaning in the direct translation. This society seeks these changes by federal legislation, but the bill uses the expression "may delegate such power to the executive council". This matter is not very clear to me and perhaps it will be made clearer when the bill is referred to the standing committee. In its translation perhaps "executive council" has a different connotation. I presume it may have something to do with the executive council of the province of Quebec, but I should like to be clear on this point.

I am also concerned about the fact that the bill does not provide enough information for us to ascertain whether major changes are being effected by it. This statute was passed in 1946 and the bill does not include the names of the persons who seek these changes or the other normal requirements in connection with this type of bill. We are not able to look at the bill in its entirety and understand the extent to which the amendments apply.

I shall therefore be interested in the discussion that takes place in the committee, because as I read the bill there is a considerable

[Mr. Peters.]

difference from what we normally consider to be mutual and other insurance companies in regard to reinsuring and the extent to which protection is provided to the policyholder by the Canadian and British Insurance Companies Act. I think there will be some interest on the part of hon. members in ascertaining how this reinsurance will be carried out—

[Translation]

Mr. J.-A. Mongrain (Trois-Rivières): On a point of order, Mr. Chairman, I would not want to be disagreeable toward my colleague, but I know that the hon. member for Rivière-du-Loup-Témiscouata (Mr. Gendron) went around the house all afternoon. We asked him all those questions. Finally, the house agreed a minute ago to consider his bill provided there were no discussion. It seems to me then that something is not in order. I think it was my colleague here who specified two or three times: Provided there is no discussion.

I wonder then whether we are quite in order.

[English]

Mr. Cameron (High Park): On a point of order, Mr. Speaker, I would confirm that this is exactly what did take place. When I gave my consent to item No. 2 standing I did so with the distinct understanding that there would be a very limited debate on this matter. If debate is to continue, I must withdraw my consent.

Mr. Howard: Mr. Speaker, on the point of order I should like to say, because I was involved in the discussion, that the hon. member for Rivière-du-Loup-Témiscouata came to see me a moment or two before six o'clock and posed the question of giving second reading to this bill without debate. I think the hon. member for Rivière-du-Loup-Témiscouata will confirm that I suggested this was not a very wise course, that if we passed the bill without debate it would be contrary to what we were trying to do, and the least that should be done was that we should have an explanation from the hon. member sponsoring the bill. Therefore there was not an across-the-board understanding that this bill would be passed without debate, even though the hon. member for Rivière-du-Loup-Témiscouata may have had a previous discussion about it. However, I know that the hon. member for Timiskaming has just about reached the conclusion of his remarks.